



Republic of the Philippines
SOCIAL SECURITY SYSTEM

East Ave., Diliman, Quezon City

Tel. Number (632) 8709-7198

E-mail: usssaptayo@sss.gov.ph • Website: <http://www.sss.gov.ph>

CIRCULAR NO. 2024-05

TO : ALL SSS MEMBERS/PENSIONERS

**SUBJECT : CALAMITY ASSISTANCE PACKAGE FOR SSS MEMBERS/
PENSIONERS AFFECTED BY TROPICAL CYCLONES (TCs) KRISTINE,
MARCE, NIKA, OFEL, AND PEPITO**

I. PURPOSE

Pursuant to Social Security Commission (SSC) Resolution Nos. 526-s.2024 dated 31 October 2024 and 567-s.2024 dated 15 November 2024 on the provision of assistance during calamities, the Circular on the Calamity Assistance Package for SSS Members/Pensioners Affected by Tropical Cyclones (TCs) Kristine, Marce, Nika, Ofel, and Pepito is hereby issued.

II. SCOPE

This Circular shall cover all SSS members/pensioners residing in the areas affected by TCs Kristine, Marce, Nika, Ofel, and Pepito as declared by the National Disaster Risk Reduction and Management Council (NDRRMC).

III. DEFINITION OF TERMS

TERM	DEFINITION
A. Calamity Loan Assistance Program (CLAP)	A type of Short-term Member Loan Program granted to eligible members affected by calamity.
B. NDRRMC	National Disaster Risk Reduction and Management Council
C. Residence	The home address indicated in the Social Security member record.
D. Tropical Cyclone (TC)	A warm-core low pressure system, without any front attached, that develops over the tropical or subtropical waters and has organized circulation. These include hurricanes and typhoons.

121

IV. POLICIES

A. TYPE OF ASSISTANCE

1. CLAP for members whose residence is in the areas declared under state of calamity by NDRRMC.
2. Three-month advance pension for Social Security (SS) and Employees' Compensation (EC) pensioners (per Employees' Compensation Commission Board Resolution No. 14-07-21 dated 28 July 2014) whose residence is in the areas declared under state of calamity by NDRRMC.

B. COVERED AREAS

1. Declared areas under state of calamity:

AREAS	RESOLUTION NO.	DATE
Dagupan	Resolution No. R8174-2024	25 October 2024
Tagkawayan, Quezon	Resolution No. 230-2024	22 October 2024
Mulanay, Quezon	Resolution No. 181-2024	24 October 2024
Albay – Province-Wide	Resolution No. 1409-2024	22 October 2024
Bulan, Sorsogon	Resolution No. 629-2024	23 October 2024
Camarines Sur	Resolution No. 425-2024	23 October 2024
Catanduanes	Resolution No. 548-2024	24 October 2024
Calbayog, Samar	Resolution No. 2024-SS04-553	23 October 2024
Eastern, Samar <ul style="list-style-type: none">• Jipapad• Arteche• San Policarpio• Oras• Masilog• Dolores• Can-avid• Taft• Sulat• San Julian• Borongan• Maydolong	Resolution No. 164 s, 2024	23 October 2024
Magpet, Cotabato	Resolution No. 729-2024	22 October 2024

2. All other areas which may be declared under state of calamity by the NDRRMC.

C. OTHERS

For inquiries, members are advised to go to any SSS Branch or log on to www.sss.gov.ph or call at hotline number 1455 for assistance.

V. EFFECTIVITY CLAUSE

This Circular shall take effect immediately following its publication in a newspaper of general circulation and the registration and filing of three (3) copies of the published Circular with the Office of the National Administrative Register.

Please be guided accordingly.

Voltaire P. Agas
EVP VOLTAIRE P. AGAS
Officer-In-Charge *gob*

19 NOV 2024

Date

ATTACHMENTS:

1. Annex 1 – Guidelines on the Calamity Loan Assistance Program (CLAP) for SSS Members Affected by Tropical Cyclones (TCs) Kristine, Marce, Nika, Ofel, and Pepito
2. Annex 2 – Guidelines on the Three-Month Advance Pension for Social Security (SS) and Employees' Compensation (EC) Pensioners Affected by Tropical Cyclones (TCs) Kristine, Marce, Nika, Ofel, and Pepito

(Policy – Loans Granting, Pensions Management)

**GUIDELINES ON THE CALAMITY LOAN ASSISTANCE PROGRAM (CLAP) FOR
SSS MEMBERS AFFECTED BY TROPICAL CYCLONES (TCs) KRISTINE, MARCE,
NIKA, OFEL, AND PEPITO**

A. SCOPE OF THE PROGRAM

Members who are residents of the calamity-stricken areas as declared and may be declared by the National Disaster Risk Reduction and Management Council (NDRRMC).

B. AVAILMENT PERIOD

The availment period shall commence on the date of issuance of the Circular and shall remain effective for thirty (30) calendar days thereafter, unless otherwise extended or modified by subsequent circulars.

C. ELIGIBILITY

To avail of the program, the member:

1. Must be registered on the SSS website (My.SSS facility) to facilitate filing of online application.
2. Must have at least thirty-six (36) monthly contributions, six (6) of which should be posted within the last twelve (12) months prior to the month of filing of application.
3. Must have at least six (6) posted monthly contributions under the current coverage/membership type prior to the month of loan application for Self-Employed, Voluntary (including Non-Working Spouse), and Overseas Filipino Worker members who are land-based.
4. Must be residents of the calamity-stricken areas. A resident, for the purpose of Calamity Loan Assistance Program (CLAP), is one who has a home address in the calamity-stricken area.
5. Must have not been granted any final benefit (i.e., permanent total disability or retirement)
6. Must have no past due SSS Short-Term Member Loans.
7. Must not have an outstanding Loan Restructuring Program or CLAP.
8. Must be certified by the employer through online (My.SSS facility) the loan application, if employed.

D. LOAN AMOUNT

The loan amount shall be equivalent to one (1) monthly salary credit (MSC) computed based on the average of the last twelve (12) MSC (rounded up to the nearest thousand) or the amount applied for, whichever is lower.

E. PAYMENT TERM AND DEADLINE OF PAYMENT

1. The loan shall be payable within two (2) years in twenty-four (24) equal monthly installments.
2. The loan amortization shall start on the 2nd month following the date of the approval of the loan.
3. Payment deadline shall be on or before the last day of the month following the applicable month.
4. In case the payment deadline falls on a Saturday, Sunday or holiday, payment may be made on the next working day.
5. Payment shall be made through any payment channel (SSS Automated Telling System, SSS-accredited banks and Non-Bank Collection Facilities).

F. SERVICE FEE, INTEREST RATE AND PENALTY

1. The service fee of 1% of the loan amount shall be waived.
2. The loan shall be charged an interest rate of 10% per annum until fully paid, computed on a diminishing principal balance and shall be amortized over a period of twenty-four (24) months.
3. Pro-rated interest from the date of loan granting up to the end of the month prior to 1st amortization month shall be deducted in advance from the loan proceeds.

Sample Illustration:

Loan date: 15 November 2024

1st amortization month: January 2025

Loan amount: Php 16,000.00

Interest from 16 November to 31 December 2024

$\text{Php } 16,000.00 \times 10\% \times 45 \text{ days} / 365 = \text{Php } 197.26$

Php 197.26 shall be deducted from loan proceeds.

4. Any excess in the amortization payment shall be applied to the outstanding principal balance.
5. Loan amortization not remitted on the due date shall bear a penalty of 1% per month. A delay of a fraction of a month shall be charged a full month penalty.

G. FILING OF APPLICATION

The member must apply for CLAP through the SSS website by accessing his/her My.SSS account.

H. UPDATING OF MEMBER'S HOME ADDRESS

Per SSC Resolution No. 333-s.2023, **members who will update their home address to a calamity-stricken area during the CLAP availment period** shall personally submit a properly filled out Member Data Change Request Form (MDCR/SS Form E-4) to the nearest SSS Branch/Service Office supported by any of the following documents:

1. Government-issued ID bearing the address and signature of the member.
2. Proof of billing in the name of the member (i.e., electric, water or telephone bill) together with any government-issued ID bearing the member's signature.

The address and signature in the presented proof must match the new address and signature reflected in the MDCR/SS Form E-4.

I. RESPONSIBILITIES OF THE EMPLOYER

1. The employer shall certify through online (My.SSS facility) the loan application of their employees and shall attest to the following:
 - a. The member is presently employed by the employer or the company.
 - b. The member's net take-home pay is sufficient to cover the deduction of the loan monthly amortization.
2. The employer shall be responsible for the collection through payroll deduction and remittance to the SSS of the amortization due on the employed member's loan.
3. In case the employed member is separated voluntarily (e.g., retirement or resignation) or involuntarily (e.g., termination of employment or cessation of operations of the company) from the company, the employer shall deduct the total balance of the loan from any benefit/s due the employed member and shall remit the same in full to SSS.
4. The employer shall report to the SSS the effective date of no earnings from the company of the employed member and its corresponding reason, through Payment Reference Number - Loan Collection List under the Real-Time Processing of Loans program, if the salary or benefit/s of the employed member is/are insufficient to fully repay his/her loan.
5. The employer shall require a new employee to secure an updated statement of account through his/her My.SSS account, deduct the amortization due from his/her salary and remit the payment to SSS.

J. RESPONSIBILITIES OF THE MEMBER

1. The member shall update his/her contact information, as follows:
 - a. For home address
 - a.1. by submitting a properly filled out MDCR/SS Form E-4 with supporting documents to the nearest SSS Branch/Service Office.
 - b. For other contact information
 - b.1. by logging in to his/her My.SSS account through the SSS website or mobile application, or;
 - b.2. by submitting a properly filled out MDCR/SS Form E-4 to the nearest SSS Branch/Service Office.

2. A member who transfers employment shall automatically authorize his/her new employer to deduct from his/her salary the corresponding amortization due, including any interest/or penalty for late remittance.

K. OTHER CONDITIONS

1. This loan must be fully paid before the member can avail of future calamity loans of SSS.
2. Any overpayment on a previous loan shall be automatically applied to the active loan, if any.
3. Aggregate unpaid obligation equivalent to more than six (6) monthly amortizations shall result in loan default. The full balance of a defaulted loan shall become due and demandable. A defaulted account is subject to 10% interest per annum to be charged on the outstanding principal balance and 1% penalty per month on unpaid principal and interest until fully paid.
4. In case the member fails to immediately pay the outstanding balance, the arrearages/unpaid loan, as well as the interest and penalty thereon, shall be deducted from the future benefits being claimed by the member or granted to the beneficiaries.

L. RELEASE OF LOAN PROCEEDS

The loan proceeds of the loan program may be released through any of the following:

1. Unified Multi-Purpose Identification (UMID) – Automated Teller Machine (ATM) Card
 - If with activated UMID-ATM, the loan proceeds shall automatically be credited to member's account.
2. Philippine Electronic Fund Transfer System and Operations Network (PESONet) Accredited/Participating Banks
 - Active single account in any PESONet accredited banks in the name of the member shall be enrolled in the Disbursement Account Enrolment Module and shall be used as mode of disbursement for CLAP application by accessing the member's My.SSS account.

GUIDELINES ON THE THREE-MONTH ADVANCE PENSION FOR SOCIAL SECURITY (SS) AND EMPLOYEES' COMPENSATION (EC) PENSIONERS AFFECTED BY TROPICAL CYCLONES (TCs) KRISTINE, MARCE, NIKA, OFEL AND PEPITO

A. SCOPE OF THE PROGRAM

Existing SS retiree, disability and survivor pensioners and EC disability and survivor pensioners whose residence is located in the calamity-stricken areas as declared and may be declared the National Disaster Risk Reduction and Management Council (NDRRMC).

B. AVAILMENT PERIOD

The availment period shall commence on the date of issuance of the Circular and shall remain effective for thirty (30) calendar days thereafter, unless otherwise extended or modified by subsequent circulars.

C. ELIGIBILITY

1. SS and EC pensioners who are living in calamity-stricken areas declared by the NDRRMC, may apply for three-month advance pension.
2. SS and EC partial disability pensioners may apply for advance pension for the remaining months of their partial disability pension or for the three-month period, whichever is lower.
3. SS and EC pensioners who have availed advance pension for the previous calamities and whose pensions are still suspended, may still avail of the three-month advance pension for the TCs Kristine, Marce, Nika, Ofel and Pepito.
4. SS Retiree pensioners who have no existing pension loan under the Pension Loan Program are qualified to apply for the three-month advance pension.

D. DOCUMENTARY REQUIREMENTS

The pensioner shall submit the properly accomplished Application for Assistance Due to Calamity/Disaster duly certified by the Barangay Chairman.

In case Part II of the form is not accomplished, the pensioner shall submit certification that pensioner is affected by the calamity from any of the following:

1. NDRRMC
2. Department of Social Welfare and Development

E. FILING OF APPLICATION

"File Anywhere" policy shall be implemented. All branches shall receive applications for the three-month advance pension.

F. RELEASE OF BENEFIT THRU CHECK

The generated benefit checks shall be sent to the SSS branch where the pensioner filed his/her application. The SSS branch shall allow personal release of the checks, subject to usual presentation of required documents, within ten (10) working days from receipt; otherwise, the check shall be mailed to his/her mailing address.

G. RESUMPTION OF THE MONTHLY PENSION

The resumption of the monthly pension shall be automatically done by the System after the three-month period.

H. FORMS

The Application for Assistance Due to Calamity/Disaster shall be used for the Three-month Advance Pension for SS and EC Pensioners.